

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-10. (Cancelled)

11. (Currently Amended) A composite panel comprising:
a flexible substrate having a front and a rear surface, and an opening therethrough;

an insert panel comprised of a laminate material with multiple layers, the insert panel having a characterizing topography ~~having~~ with a finish selected from the group consisting of ~~a vinyl~~, a metallic[[,]] and a wood grain-like finish that is visible through the opening of the substrate;

wherein the insert panel is located on the rear surface of the substrate so that the characterizing topography appears through the opening; and

means ~~to secure~~ for securing the insert panel to the substrate.

12. (Currently Amended) The composite panel of claim 11 wherein the substrate further comprises a plurality of bosses extending from the ~~[[back]]~~ rear surface, the insert panel further ~~comprises~~ being provided with a plurality of ~~openings~~ holes that correspond to the bosses, and wherein the insert panel is placed on the substrate so that at least one of the plurality of bosses extends through at least one of the plurality of ~~openings~~ holes.

13. (Currently Amended) The composite panel of claim 12 wherein the means for securing the insert panel to the substrate comprises a mechanical lock formed in the bosses extending through the ~~openings~~ holes.

14. (Currently Amended) The composite panel of claim 13 wherein the mechanical lock is formed by means for heat staking the bosses that extend through the ~~openings~~ holes.

15. (Currently Amended) The composite panel of claim 13 wherein the mechanical lock is formed by means for upsetting the bosses that extend through the ~~openings~~ holes.

16. (Currently Amended) The composite panel of claim 11 wherein means for securing the insert panel to the substrate ~~comprise~~ comprises adhesive applied to a portion of at least one of the insert panel or substrate.

17. (Currently Amended) The composite panel of claim 11 wherein the multiple layers of the laminate material in the insert panel ~~comprises a plurality of layers~~ comprise a formable sheet.

18. (Original) The composite panel of claim 17 wherein one or more of the layers has a wood grain finish.

19-20. (Cancelled)

21. (Previously Presented) The composite panel of claim 12 wherein the means ~~to secure~~ for securing comprises at least one tab that extends through at least one ~~tab~~ opening hole defined in the insert panel.

22. (Cancelled)

23. (New) The composite panel of claim 17, wherein the formable sheet is provided in roll form.

24. (New) The composite panel of claim 17, wherein the formable sheet has a thickness of 1.7 mm.

25. (New) A composite panel comprising:

a flexible substrate having a front and a rear surface and an opening therethrough;

an insert panel comprised of a laminate material with multiple layers, the insert panel having a characterizing topography with a finish elected from the group consisting of a metallic, a wood grain-like finish, geometric patterns, burl, pearlescent luster, and solid colors.

26. (New) The composite panel of claim 25 wherein a top layer of the insert panel comprises a protective material.